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(2164)
PATENT 010575

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Lego et al.

Serial No.: 10/033,592

Filed: December 28, 2001

METHODS AND SYSTEMS FOR
PROCESSING AND COMMUNICATING
FINANCIAL TRANSACTION DATA

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INFORMATION DISCLOSURE STATEMENT

January 17, 2002

Commissioner for Patents

Washington, DC 20231

Sir:

Applicants, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO-1449 *Information Disclosure Statement* by Applicant. A copy of each of the references cited therein is herewith enclosed.

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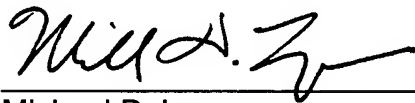
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Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael D. Lazzara", written over a horizontal line.

Michael D. Lazzara
Registration No. 41,142

Attorney for Applicants

KIRKPATRICK & LOCKHART, LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, PA 15222-2312
mlazzara@kl.com

Phone: (412) 355-8994
Fax: (412) 355-6501

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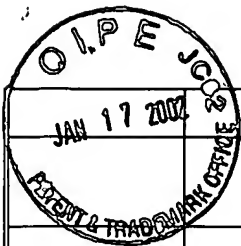
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Atty. Docket No.
010575Serial No.
10/033,592RECEIVED
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Lego et al.Filing Date
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Group

U. S. PATENT DOCUMENTS

Examiner Initial	Document Number	Issue Date	Patentee	Class	Sub-Class	Filing Date
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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

Examiner Initial	Document Number	Public. Date	Country or Patent Office	Class	Sub- Class	Transl Y N

OTHER DOCUMENTS

(Including Author, Title, Date, Relevant Pages, Place of Publication)

Examiner	Date Considered		
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			